

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Shannon Elaine Chesney

a/k/a Shannon E. Chesney, Shannon Clucker,
Shannon E. Wicker, Shannon Wicker, Shannon
Chesneywicker

S.S. No.: xxx-xx-5471

Mailing Address: PO Box 4172, Sanford, NC 27331-

Case No. 10-81534

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on August 26, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: September 1, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 8/10/10			
				Lastname-SS#: Chesney-5471			
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN							
Retain	Creditor Name	Sch D #	Description of Collateral				
	Lee County Tax Collector	3	Mobile Home & Land				
	San Lee Security		Contract				
SURRENDER COLLATERAL							
Creditor Name		Description of Collateral					
None							
ARREARAGE CLAIMS							
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)			
	Lee County Tax Collector	3		**			
	San Lee Security			**			
				**			
				**			
				**			
	Vanderbilt	4	\$5,213	**			
REJECTED EXECUTORY CONTRACTS/LEASES							
Creditor Name		Description of Collateral					
None							
FILED - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Vanderbilt	4	\$1,028	N/A	n/a	\$1,028.00	Mobile Home & Land
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS @ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Coastal Federal CU	1	\$8,978	5.00	\$90	\$195.97	2004 Mercury Mountaineer
	Coastal Federal CU	2		5.00			Lien on: 2004 Mercury Mountaineer
				5.00			
				5.00			
STD - SECURED DEBTS @ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			5.00			
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Unpaid part)							
Law Offices of John T. Orcutt, P.C.			Amount \$2,600				
SECURED TAXES							
IRS Tax Liens			Secured Amt				
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS							
IRS Taxes			Amount				
State Taxes							
Personal Property Taxes			\$303				
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%...)			Int. Rate	Payoff Amt			
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED							
DMI= None(\$0)			Amount** None(\$0)				
PROPOSED CHAPTER 13 PLAN PAYMENT							
\$ 1,413		per month for		60		months, then	
\$ N/A		per month for		N/A		months.	
Adequate Protection Payment Period:				5.24 months.			
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-petition payments.							
* Co-sign protect on all debts so designated on the filed schedules.							
** = Greater of DMI x ACP or EAE (Page 4 of 4)							
Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO							
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers".							

CERTIFICATE OF SERVICE

I, Charlene Ennemoser, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Ennemoser

Charlene Ennemoser

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Coastal Federal Credit Union
Attn: Glenn Bourgeois
1000 Saint Albans Drive
Suite #210
Raleigh, NC 27609-6653

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Credit Bureau of Greensboro
Post Office Box 26140
Greensboro, NC 27402-0040

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

500 Fast Cash
418 G St SE
Miami, OK 74354-8210

Credit Protection
13355 Noel Road #2100
Dallas, TX 75240-6612

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Allied Financial Services
1918 South Horner Boulevard
Sanford, NC 27330

EData Solutions, LLC
Mission, KS 66202

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

AT&T Mobility
Post Office Box 772349
Ocala, FL 34477-2349

Farmer's Furniture
521 E. Main Street
Sanford, NC 27330

Experian
P.O. Box 2002
Allen, TX 75013-2002

Best Buy
c/o HSBC Retail Services
Post Office Box 15521
Wilmington, DE 19850-5521

Federal Housing Authority
Department of HUD
1500-401 Pine Croft Road
Greensboro, NC 27407

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Carnival
c/o Barclays
Post Office Box 13337
Philadelphia, PA 19101-3337

Galazy Marketing, Inc.
1200 Cobb Parkway N. #100B
Marietta, GA 30062

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Check Into Cash
1005 Spring Lane
Sanford, NC 27330

GE Money Bank
Bankruptcy Dept.
Post Office Box 103104
Roswell, GA 30076-3104

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Tanita Chesney
321 A Cross Street
Sanford, NC 27330

GEMB/Care Credit
Post Office Box 981439
El Paso, TX 79998-1439

Harnett County Tax Collector
305 West Cornelius Harnett Blvd.
Suite 101
Lillington, NC 27546

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Shamrock Marketing
1489 W. Warm Springs Road
Suite 110
Henderson, NV 89014

HSBC Bank
Post Office Box 5253
Carol Stream, IL 60197-5253

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

StarCash Processing
Post Office Box 111
Miami, OK 74355-0111

HSBC Rewardzone
Post Office Box 80045
Salinas, CA 93912-0045

North Carolina Employment Security
Commission
Post Office Box 26504
Raleigh, NC 27611-6504

State Employees Credit Union
ATTN: Lori Barnes
Loss Mitigation Department
Post Office Box 25279
Raleigh, NC 27611

Internal Revenue Service
Post Office Box 21126
Philadelphia, PA 19114-0326

Paypal Buyer Credit
c/o GE Money Bank
Post Office Box 981064
El Paso, TX 79998-1064

The Law Offices of John T. Orsi
6616-203 Six Forks Road
Raleigh, NC 27615

Bryant Moody Kelly
143 Hancock Road
Cameron, NC 28326

Peoples National Bank
c/o Carter Bank & Trust
141 Westover Drive
Danville, VA 24541

Keith Bernard Thompson
706 Humber Street
Sanford, NC 27330

Kirschbaum, Nanny, Brown & Keenan
Post Office Box 19806
Raleigh, NC 27619

Sagamore
c/o National Credit Adjusters LLC
Post Office Box 4115
Concord, CA 94524-4115

United Cash Loans
3531 P. Street NW
Post Office Box 111
Miami, OK 74355

Law Offices of Harrington, Gilleland,
Winstead, Feindel & Lucas LLP
1410 Elm Street
Post Office Box 1045
Sanford, NC 27330-1045

San Lee Security Systems
105 W. Main Street
Sanford, NC 27330

Unknown

Lee County Tax Collector
Post Office Box 1968
Sanford, NC 27331-1968

Sears
Post Office Box 6283
Sioux Falls, SD 57117-6283

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Lowe's
Post Office Box 981401
El Paso, TX 79998-1401

Sears
c/o Citibank
Post Office Box 6282
Sioux Falls, SD 57117-6282

Vanderbilt Mortgage
Post Office Box 9800
Maryville, TN 37802

Vanderbilt Mortgage and Financial
Attn: Bankruptcy Department
Post Office Box 27081
Greensboro, NC 27245-7081

Verizon Wireless
Post Office Box 105378
Atlanta, GA 30348-5378